The Ground Level Credit under Secondary Sector (secondary sector comprises of Non Farm activities/Artisans, handicrafts, Handlooms, including SSI) provided by Public Sector Commercial Banks for last 2 years is as under:

(Amount in Rs. crore)

Year	Credit provided under secondary sector
2004-05	67,800
2005-06*	82,492

*Provisional

Stopping of use of foreign exchange reserves

2303. SHRI RAJKUMAR DHOOT: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the use of forex to build core sectors like infrastructure during Eleventh Plan has been stopped despite comfortable position of forex;

(b) if so, the details thereof and the reasons therefor;

(c) what is the current availability position and whether it is more than the anticipated peak requirement; and

(d) if so, how the excess is proposed to be utilized?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Foreign exchange reserves have not been used for building core sectors like infrastructure in the past.

(b) Does not arise.

(c) India's foreign exchange reserves stood at US $193.1 billion on February 23,2007. Government has not fixed any target or estimated any peak requirement for foreign exchange reserves.

(d) Does not arise.

Increase in Personal Loans

†2304. SHRI RAM JETHMALANI:
SHRI RAVI SHANKAR PRASAD:

Will the Minister of FINANCE be pleased to state:

†Original notice of the question was received in Hindi.

(a) whether it is a fact that there is 102 per cent increase in personal loans, including home, consumer durables, vehicle, education and credit cards, given by public sector banks, in the country from March 2004 to September, 2006;

(b) if not, the details thereof;

(c) whether it is also a fact that percentage increase in loans given by all banks during the said period is only 81 per cent;

(d) if not, the details thereof; and

(e) the percentage increase in loans given in agriculture and the small scale industry sector during the said period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) As reported by Reserve Bank of India, the total retail loan portfolio of Public Sector Banks increased by about 115% during the period from March 2004 to September 2006. The details are as under:—

(Rs. in crores)

Sl. No.	Particulars	March 2004	Sept. 2006
1.	Individual housing loan	58979	121138
2.	Consumer Durables	3720	4207
3.	Credit Crard Receivables	521	454
4.	Auto Loans	NA	14516
5.	Other Personal Loans	48311	99350
	Total Retail Loans	111531	239665

(c) and (d) The total retails loan portfolio of all banks increased by 127% during the same period. The details are as under:

(Rs. in crores)

Sl. No.	Particulars	March 2004	Sept. 2006
1.	Individual Housing Loan	89449	200895
2.	Consumer Durables	6256	4639
3.	Credit Card Receivables	6167	15225
4.	Auto Loans	NA	70106
5.	Other Personal Loans	87170	138712
	Total Retail Loans	189042	429576

(e) The percentage increase of outstanding agriculture loan and loan to small scale industries was about 110% and 43% respectively, during the said period.

Assessment of savings

†2305. SHRI RAJ MOHINDER SINGH MAJITHA:
SHRI RAVI SHANKAR PRASAD:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that with the total savings made by 96 per cent families of the country they can look after their families for only one year;

(b) if not, the details thereof;

(c) whether any assessment of the savings being made by the families of the country has been conducted by Government; and

(d) if so, the estimated amount of minimum average and maximum family savings made during the years, 2003-04, 2004-05 and 2005-06?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) The Central Statistical Organisation (CSO) estimates savings of the nation. The estimates of savings are by institutional sectors, namely, Public, Private Corporate and Household. The Household sector consists of households as consumers and unincorporated enterprises. The CSO has stated that it does not compile estimates of savings by families. Net financial savings of the household sector, adjusted for financial liabilities, was estimated at Rs. 313.260 crore, Rs. 318.791 crore and Rs. 416,462 crore in 2003-04, 2004-05 and 2005-06, respectively.

Sick banks

†2306. SHRI RAJ MOHINDER SINGH MAJITHA:
SHRI RAM JETHMALANI:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that various banks in the country have turned sick currently;

†Original notice of the question was received in Hindi.